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D. Perez
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PATENT TRADEMARK OFFICE

Docket No.: 3147/1G921

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Ronald A. BRACO

Serial No.: 09/852,119

Confirmation No.: 4159

Filed: May 9, 2001

For: ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM

INFORMATION DISCLOSURE STATEMENT

Hon. Commissioner of
Patents and Trademarks
Washington, DC 20231

Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is a
copy of Form PTO-1449 and copies of the documents listed thereon.

In accordance with MPEP Sections 609 and 707.05(b), it is requested that each document cited (including any cited in applicant's specification which is not repeated on the attached Form PTO-1449) be given thorough consideration and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The undersigned is also enclosing herewith a copy of a Search Report issued August 2, 2001 for the PCT counterpart of the present patent application (Application No. PCT/US01/14885), in which the presently disclosed references were cited. Since a translation of the Search Report is also enclosed, or the Search Report utilizes conventional codes to characterize each cited reference, it is believed that the applicants in the above-identified patent application have now met the "concise explanation" requirement of 37 C.F.R. 1.98.

This submission is filed before a first action on the merits has been mailed.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be

construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104(a) and 1.106(b) and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

It is believed that no fee is due. However, if the Commissioner determines that a fee is due, the Commissioner is hereby authorized to charge the above deposit account for any deficiency.

Early and favorable consideration is earnestly solicited.

Respectfully submitted,

Dated: August 15, 2001



Marie L. Collazo
Registration No. 44,085

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**LIST OF REFERENCES CITED BY APPLICANT**

(Use Several Sheets if Necessary)

DOCKET NO.: 3147/1G921US1 SERIAL NO: 09/852,119
 APPLICANT: Ronald A. BRACO FILING DATE: 5/9/01
 CONFIRMATION NO: 4159

U.S. PATENT DOCUMENTS

*EXAMINER INITIALS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	1. 6,049,786	04/11/00	Smorodinsky	705	40	7/22/97
	2. 6,052,457	10/05/99	Abdelaal et al.	379	220	7/2/98
	3. 5,729,693	03/17/98	Holda-Fleck	395	214	05/03/96

FOREIGN PATENT DOCUMENTS

*EXAMINER INITIALS	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
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OTHER REFERENCES**(INCLUDING AUTHOR, TITLE DATE, PERTINENT PAGES, ETC.)**

*EXAMINER
INITIALS

4. Stoneman, B., Fitting It All Together, Banking Strategies, March/April 2000, vol. 76, No. 2, pages 50-58
5. Hallerman, D., Banks Strike Back With An E-Bill Challenge, Bank Technology News, August 1999
6. Anonymous, Non-Bank Puts E-Payments At ATMs To The Test, Bank Network News, May 1999

EXAMINER: _____

DATE CONSIDERED: _____

*EXAMINER:

Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.